

Prepared by and Return to:
 Brian L. Davis - Attorney at Law
 919 Ferncliff Cove, Suite 1
 Southaven, MS 38671
 (601) 393-8542
 99-132

STATE MS. - DESOTO CO.

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BK 348 PG 185
 W.E. DAVIS CH. CLK.

JAMES TIMOTHY NILAND and wife, KELLY ANN PARKER
 GRANTORS,

TO:

WARRANTY DEED

GREGORY A. BYRD and wife, JENNIFER M. BYRD, and GLORIA M. BYRD, a married person
 GRANTEES,

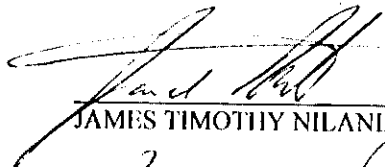

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged James Timothy Niland and wife, Kelly Ann Parker, Grantors do hereby sell, convey, and warrant unto the above Grantees, Gregory A. Byrd and wife, Jennifer M. Byrd and Gloria M. Byrd, a married person, as joint tenants with full right of survivorship and not as tenants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

Lot 197, Section J, Kentwood Subdivision, P.U.D., (R-2) located in Section 3, Township 2 South, Range 8 West, DeSoto county, Mississippi, as per plat thereof recorded in Plat Book 45, Page 33, in the office of the Chancery Court of DeSoto County, Mississippi.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

Taxes have been prorated and possession shall be given with the delivery of this Deed.

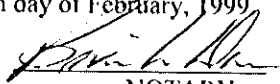
Witness my signature this the 24th day of February, 1999.


 JAMES TIMOTHY NILAND

 KELLY ANN PARKER

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named James Timothy Niland and wife, Kelly Ann Parker who acknowledged the above and delivered the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and seal this 24th day of February, 1999.


 NOTARY

My Commission Expires:

Notary Public State of Mississippi At Large
 My Commission Expires: June 10, 2002
 Bonded Thru Helden, Brooks & Garland, Inc.

Grantor's Address:
 2778 Waverly Drive
 Horn Lake, MS 38637
 (H)601-280-2168
 (W)800-946-4946

Grantee's Address
 6687 Balboa Circle
 Ocean Springs MS 39326
 (H)228-872-8737
 (W)228-872-8737

